

**REMARKS**

Reconsideration of the present application, as amended, is respectfully requested. Claims 1-11 have been amended. Applicants acknowledge the Office Action as final and respectfully submit that claims 1-11 have been amended to suggest that a computer performs the steps as recited in the claims. Applicant respectfully submits that no new matter has been added. No claims have been added or canceled. As such, claims 1-20 remain pending in the present application.

Claims 1-11 stand rejected under 35 U.S.C. § 101 as relating to non-statutory subject matter. Claims 1-11 have been amended to recite a “computer system” as suggested by the Examiner. Applicants respectfully submit that claims 1-11 recite statutory subject matter and request that the §101 rejection of claims 1-11 be withdrawn.

Claims 1-11 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,832,447 to Rieker (“Rieker”), U.S. Patent No. 6,067,522 to Warady et al. (“Warady”), and U.S. Patent No. 6,601,020 to Myers (“Myers”).

The Office Action concedes that the combination of Rieker and Warady fails to disclose a master account table including account setup information for at least one of utilization and login actions for a web-based managed care transaction system. In addition, the Office Action concedes that the combination of Rieker and Warady fails to disclose a member table including identity information for at least one member. Myers has been cited as disclosing a master account including account setup information for at least one of utilization and login actions for the web-based managed care transaction system and a member table including identity information for at least one member.

The effective date of the Myers reference is May 3, 2000. Applicants submit herewith a declaration of Cheryl A. Setzer under 37 C.F.R. § 1.131, which establishes that Applicants were in possession of the invention disclosure upon which the application is based prior to the effective date of the Myers reference. Under M.P.E.P. § 715.02, Applicants may overcome a 35 U.S.C. § 103 rejection based by showing possession of the invention (i.e., the

basic inventive concept). Applicant's declaration demonstrates possession of the invention prior to the effective date of the Myers reference, i.e., May 3, 2000. As such, Applicants request that the § 103 rejection of claims 1-11 be withdrawn.

Claims 12-20 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Rieker, Warady, and U.S. Patent No. 6,263,330 to Bessette ("Bessette") in view of Myers.

The Office Action concedes that the combination of Rieker, Warady, and Bessette fails to disclose a master account table including account setup information for at least one of utilization and login actions for a web-based managed care transaction system. In addition, the Office Action concedes that the combination of Rieker, Warady, and Bessette fails to disclose a member table including identity information for at least one member. Myers has been cited as disclosing a master account including account setup information for at least one of utilization and login actions for the web-based managed care transaction system and a member table including identity information for at least one member.

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In view of the above amendment, Applicants believe the pending application is in condition for allowance.

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Respectfully submitted,

By \_\_\_\_\_

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